

UNITED STATES BANKRUPTCY COURT
DISTRICT OF RHODE ISLAND (Providence)

In Re: Bilerka Bordas (aka Bilerka Berreondo)	Case Number 16-11434-DF Chapter 13
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AFFIDAVIT IN SUPPORT OF
MOTION FOR RELIEF FROM AUTOMATIC STAY

I, Javier Rivera, declare under penalty of perjury as follows:

1. I am employed as a Contract Management Coordinator of Ocwen Loan Servicing, LLC and am authorized to sign this Affidavit on behalf of Ocwen Loan Servicing, LLC as servicer for Deutsche Bank National Trust Company, as Trustee for Ixis Real Estate Capital Trust 2006-HE3 Mortgage Pass Through Certificates, Series 2006-HE3 (the "Movant"). This Affidavit is provided in support of the Motion for Relief from Stay (the "Motion") filed.
2. I make this affirmation based upon my review of the records with regard to this underlying loan transaction, which are kept in the ordinary course of business of Ocwen Loan Servicing, LLC. As part of my job responsibilities for Ocwen Loan Servicing, LLC, I have personal knowledge of and am familiar with the types of records maintained by Ocwen Loan Servicing, LLC in connection with the loan that is the subject of the Motion (the "Loan") and the procedures for creating those types of records. I have access to and have reviewed the books, records and files of Ocwen Loan Servicing, LLC that pertain to the Loan and extension of credit given to Debtor(s) concerning the property securing such Loan.
3. The information in this affidavit is taken from Ocwen Loan Servicing, LLC's business records regarding the Loan. The records are: (a) made at or near the time of the occurrence of the matters recorded by person with personal knowledge of the information in the business record, or from information transmitted by persons with personal knowledge; (b) kept in the course of Ocwen Loan Servicing, LLC's regularly conducted business activities; and (c) it is the regular practice of Ocwen Loan Servicing, LLC to make such records.
4. The Debtor and co-signer, Alvaro Berreondo, have executed and delivered or are otherwise obligated with respect to that certain promissory note referenced in the Motion (the "Note"). The Debtor and co-signer, Alvaro Berreondo, have executed and delivered or are otherwise obligated with respect to that certain Mortgage referenced in the Motion (the "Mortgage"). Pursuant to that certain Mortgage referenced in the Motion (the "Mortgage"), all obligations of the Debtor under and with respect to the Note and the Mortgage are secured by the property referenced in the Motion.
5. As of March 31, 2017, there are one or more defaults in paying Debtor's post-petition amounts due with respect to the Note.
6. As of March 31, 2017, the total unpaid principal balance of the Note is \$125,319.42, which includes the unpaid principal balance of \$105,119.42 and deferred principal balance of \$20,200.00.
7. The following chart sets forth those post-petition payments, due pursuant to the terms of the Note, that have been missed by the Debtor as of March 31, 2017:

Number of Missed Payments	From	To	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total Amounts Missed
1	11/1/2016	11/1/2016	\$339.65	\$499.48	\$839.13	\$839.13
4	12/1/2016	3/1/2017	\$339.65	\$544.93	\$884.58	\$3,538.32
Less post-petition partial payments (suspense balance):						\$0.00
Total						\$4,377.45

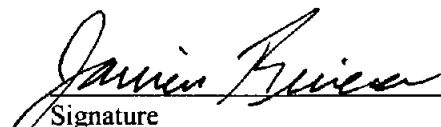
8. As of March 31, 2017, the total post-petition arrearage/delinquency is \$4,877.45, consisting of (i) the foregoing total of missed post-petition payments in the amount of \$4,377.45 plus (ii) the following post-petition fees:

Description	Amount
Bankruptcy Attorney Fees – Plan Review	\$400.00
Bankruptcy Attorney Fees – Postpetition Fee Notice	\$100.00

9. Attached hereto as **Exhibit 1** is a post-petition payment history.

Pursuant to 28 U.S.C. 1746, I hereby declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on 11th day of APRIL, 2017.

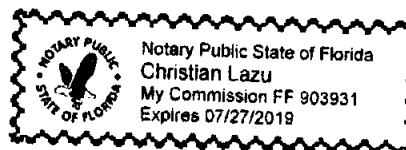

Signature
Javier Rivera
Name
Contract Management Coordinator
Title

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 11th day of April, 2017, by Javier Rivera as Contract Management Coordinator for Ocwen Loan Servicing, LLC who is the servicer for Deutsche Bank National Trust Company, as Trustee for Ixis Real Estate Capital Trust 2006-HE3 Mortgage Pass Through Certificates, Series 2006-HE3, who is personally known to me or who has produced _____ as identification.


Signature of Notary Public

Name of Notary Public: Christian Lazu



Personally known: ✓

Or Produced Identification: —

Type of Identification Produced: —

Name:	Bilerka Bordas					
BK Case Number:	16-11434					
Filing Date:	8/18/2016					
Post First Due:	9/1/2016					
Post-Petition Due	Date Received	Amount Received	Amount Applied	Suspense Application	Suspense Balance	Comments
9/1/2016	11/4/2016	\$ 1,678.26	\$ 839.13	\$ 839.13	\$ 839.13	
10/1/2016	11/4/2016		\$ 839.13	\$ (839.13)	\$ -	

Name:	Bilerka Bordas
BK Case Number:	16-11434
Filing Date:	8/18/2016
Completed by:	Madhuys

Due Date	Total Payment	Principal	Interest	Escrow	Optional Products	NOPC Filed Date
11/1/2016	\$ 839.13	\$ 169.17	\$ 170.48	\$ 499.48		
12/1/2016	\$ 884.58	\$ 169.45	\$ 170.20	\$ 544.93		11/10/2016
1/1/2017	\$ 884.58	\$ 169.74	\$ 169.91	\$ 544.93		
2/1/2017	\$ 884.58	\$ 170.02	\$ 169.63	\$ 544.93		
3/1/2017	\$ 884.58	\$ 170.30	\$ 169.35	\$ 544.93		
Total Due	\$ 4,377.45	\$ 848.68	\$ 849.57	\$ 2,679.20	\$ -	